Enhancing health insurance cover to weavers

1517. SHRIMAT1 MOHSINA KIDWAI: Will the Minister of TEXTILES be pleased to state:

(a) whether Government has launched a health insurance programme last year for weavers in the handloom industry;

(b) if so, whether an initial payment entitles a family of four to cover medical expenses totalling Rs. 15,000/-, but the weavers find it too little and the process to claiming the amount tedious and at times humiliating;

(c) if so, whether Government will enhance the insurance cover and make it more friendly for the weavers; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF TEXTILES (SHRIMATI PANABAKA LAKSHMI): (a) The Government of India has been implementing the Health Insurance Scheme for the XI Plan from 2007-08 for providing health care facilities to the handloom weavers.

(b) Under the Health Insurance Scheme, the weaver's family of four is entitled for all medical benefits worth Rs. 15,000/- on payment of his/her share of premium. The weavers can easily avail of cashless facility from the nearest OPD centres and IPD hospitals empanelled with the implementing agency *i.e.* ICICI Lombard General Insurance Company Ltd. In the case of reimbursement, the insurance company *i.e.* ICICI Lombard shall reimburse expenses incurred by the weavers within the stipulated time and on submission of prescription and the vouchers for the medicines to the local coordinators. The process is simple and easily accessible in the clusters. Delay in the re-imbursement is mostly due to incomplete documents only.

(c) At present there is no proposal for enhancing the insurance cover under the Health Insurance Scheme.

(d) The enhancement in the insurance cover will involve a higher rate of total premium which will also result in increase in the weaver's share of premium causing additional burden on the weavers and many weavers may not be able to pay the increased premium. The present Health Insurance Scheme covers all pre-existing as well as new diseases and a substantial provision has been kept for OPD. The annual limit per family is Rs. 15,000/-out of which OPD cover is Rs. 7,500/-.

Decrease in export of apparels

1518. SHRI T.T.V. DHINAKARAN: Will the Minister of TEXTILES be pleased to state:

(a) whether the export of apparels has decreased in the first half of this year;

(b) if so, the reasons therefor; and

(c) the action taken to increase the exports?

THE MINISTER OF STATE IN THE MINISTRY OF TEXTILES (SHRIMATI PANABAKA LAKSHMI): (a) As per the provisional figures of the Directorate General of Commercial Intelligence and Statistics (DGCI and S), Kolkata, India's exports of apparels (readymade garments) was Rs.26484 crore during the 1st half of the calendar year 2009 recording an increase of 21% over the exports during the corresponding period of the previous year. However, in dollar term the export of apparels during this period was US$ 5374 million which denoted an increase of 0.02% over the corresponding period of 2008.

(b) Does not arise.

(c) The Government is pursuing a multi-pronged action to increase exports, including introduction of stimulus package consisting of taxes, duties and interest rebates, enhanced incentives under various schemes of the Foreign Trade Policy (2009-14) to various lines of textiles and clothing (T and C) products and mounting of mega shows abroad to enhance exposure to the diverse range and capacities of India's T and C industry.

Formulating proactive cotton policy

1519. SHRI T.T.V. DHINAKARAN: Will the Minister of TEXTILES be pleased to state:

(a) whether Government proposes to formulate a proactive cotton policy and level playing field to textile industry in order to compete with other countries;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF TEXTILES (SHRIMATI PANABAKA LAKSHMI): (a) Yes sir.

(b) The Government of India has constituted a Working Group to formulate a National Fiber Policy. The Ministry of Textiles is the nodal Ministry and secretary (Textiles) is the Chairperson of the said Working Group. The Terms of Reference, *inter-alia*, laid down the emphasis on self sufficiency in the fiber not only to meet its own demand for internal consumption, but also for exports of fiber as also of the value added finished products. It also lays down the issue of promoting all fibers (which also include cotton fiber).

(c) Question does not arise in view of above.

Proposal to increase handloom clusters in Tamil Nadu

1520. SHRIMATI JAYANTHI NATARAJAN: Will the Minister of TEXTILES be pleased to state: